

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <u>James H. Precht Jr.</u>       | Social Security number or ITIN | <b>xxx-xx-9919</b> |
|  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| Debtor 2   | <u>Sarah Anne Precht</u>         | Social Security number or ITIN | <b>xxx-xx-9451</b> |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b> |                                  |                                |                    |
| Case number: <b>16-21097-CMB</b>                                       |                                  |                                |                    |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James H. Precht Jr.  
aka Jay Precht

Sarah Anne Precht

7/13/16

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 James H. Precht, Jr.  
 Sarah Anne Precht  
 Debtors

Case No. 16-21097-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 14

Date Rcvd: Jul 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2016.

|          |  |
|----------|--|
| db/jdb   | +James H. Precht, Jr., Sarah Anne Precht, 130 Danea Lane Apt. 12, Uniontown, PA 15401-5564 |
| 14201951 | +C/O Debbie Cook, 198 Butte Road, Uniontown, PA 15401-5544                                 |
| 14201952 | Chase, PO Box 78420, Phoenix, AZ 85062-8420  |
| 14201955 | +Ed financial Services, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359                      |
| 14201956 | Family Dermatology of PC, PO Box 933743, Atlanta, GA 31193-3743                            |
| 14201957 | +Mohela/dept of Ed, 633 Spirit Dr., Chesterfield, MO 63005-1243                            |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

|          |   |
|----------|---|
|          | E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 14 2016 01:47:28 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr       | EDI: RECOVERYCORP.COM Jul 14 2016 01:28:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  |
| 14201950 | EDI: BANKAMER.COM Jul 14 2016 01:28:00 Bank of America, PO Box 982238, El Paso, TX 79998  |
| 14201953 | +EDI: CAUT.COM Jul 14 2016 01:28:00 Chase Auto, 2000 Marcus Ave, New Hyde Park, NY 11042-1069   |
| 14201954 | +EDI: CITICORP.COM Jul 14 2016 01:28:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241   |
| 14225456 | EDI: RECOVERYCORP.COM Jul 14 2016 01:28:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  |
| 14201958 | +EDI: SEARS.COM Jul 14 2016 01:28:00 Sears/cbna, PO Box 6283, Sioux Falls, SD 57117-6283  |
| 14201959 | +EDI: USAA.COM Jul 14 2016 01:28:00 Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265-7504   |

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr JP Morgan Chase Bank, NA

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2016 at the address(es) listed below:

|                                     |   |
|-------------------------------------|---|
| Andrew F Gornall                    | on behalf of Creditor JP Morgan Chase Bank, NA agornall@goldbecklaw.com, bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com |
| John Anthony Kopas, III             | on behalf of Debtor James H. Precht, Jr. jkopas3@verizon.net, j.pleban11@gmail.com                                      |
| John Anthony Kopas, III             | on behalf of Joint Debtor Sarah Anne Precht jkopas3@verizon.net, j.pleban11@gmail.com                                   |
| Office of the United States Trustee | ustpreregion03.pi.ecf@usdoj.gov   |
| Robert H. Slone, Trustee            | robertslone223@gmail.com, rslone@pulsenet.com/pa07@ecfcbis.com  |

TOTAL: 5